

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Jermaine Julius Smith) Chapter 13
)
) 20-10369 ELF
)
) **Hearing to be Held on April 18, 2023 at**
) **11:00 A.M.**
) **Courtroom 1, 900 Market Street, 2nd**
) **Floor, Philadelphia, PA 19107**

**MOTION TO EXTEND THE AUTOMATIC STAY UNDER SECTION
362(C)(3)(b) OF THE BANKRUPTCY CODE**

To the Honorable Ashely M. Chan, United States Bankruptcy Judge: Jermaine Julius Smith ("Debtor"), by and through his attorney, Albert J. Scarafone, Jr., Esquire respectfully represents:

1. The above-captioned case was commenced by the filing a Voluntary Petition for Relief under Chapter 13 of Title 11 of the United States Code on March 24, 2023.
2. Debtor has filed one previous bankruptcy case in his lifetime.
3. Debtor previously filed a chapter 13 case on January 20, 2020.
4. The debtor's inability to pay the Trustee in the previous case can be attributed in part to his contraction of COVID-19, subsequent hospitalization, and slow return to his normal work duties.
5. Debtor has fully recovered from his medical condition and is now back to work and will have sufficient income to fund the plan.
6. The petition in this case has been filed in good faith. Debtor believes that due to the substantial change in circumstances, the chapter 13 plan submitted in this case will be confirmed and that he will be able to fully perform under the terms of the plan

WHEREFORE, Debtor respectfully prays this Honorable Court extend the automatic stay under Section 362(c)(3)(B) as to all creditors for the duration of this chapter 13 proceeding,

Respectfully submitted,

/s/ Albert J. Scarafone

Albert J. Scarafone, Esq.

Hill, Friedland & Scarafone

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